




 Summerland
Bank

**Want to work
at Summerland?
Join our team!**

 Summerland
Bank

Certified

Corporation

Want to work at Summerland? Great choice!

As a customer owned organisation, we're not like a major bank, as our profits don't go to external shareholders. We're defined by our mutuality, which means we're owned by our customers, run by our customers, and everything we do is for the ultimate benefit of our customers.

Our Purpose

why we are here

**Better banking,
stronger
communities**

Our Vision

what we want to achieve

**To be Australia's
most successful
customer-owned
bank**

Our Values



Default to
positivity



Be brave



People
matter most



Make
others proud



Keep it
simple

A local, sustainable kind of banking - one with your best interests at heart

Summerland has a long history of integrating sustainability practices into our business. We exist for the benefit of our customers and the communities we serve. Our Environmental, Social and Governance principles ensure we maintain a focus on good practices, while supporting our customers and communities. benefit of our customers.



KINCENTRIC
Best Employers

AUSTRALIA 2022

Giving back to our community

We strive to support a wide range of community groups with:

- Community sponsorships
- Community accounts
- Reduced rate for Eco Loans
- Staff paid Volunteer Day

People matter most

Our people are considered our greatest asset and key differentiator. It's good business to enable our people to thrive with great training and coaching support.

Respectful relationships provide a strong foundation for our workplace culture; expressing the way we do business with our customers. It's one of the reasons we have been awarded Kincentric Employer of the Year, for three consecutive years.

What Summerland offers you

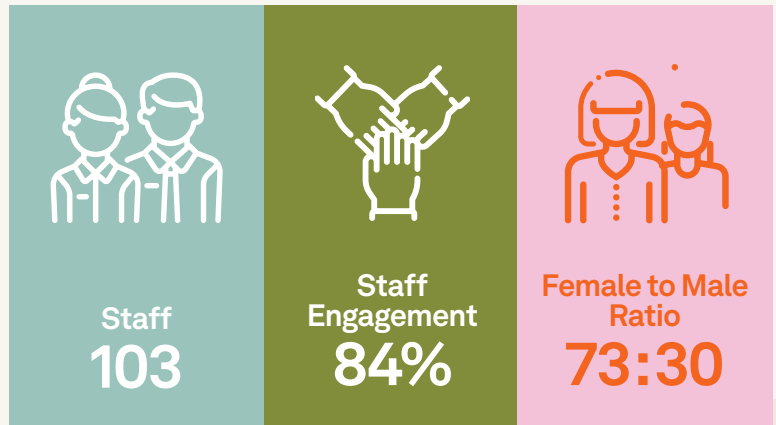
- Above award wages
- Training and career development
- Flexible working conditions
- Concessional interest rates
- Staff fee exemptions
- Modern working environment
- A uniform allowance
- Professional success with a community focus
- Employee Assistance Program: wellbeing for staff and their families
- Lots of fun, we have great staff social events
- Opportunity for career breaks to do the things you love
- An opportunity to remain in a vibrant community without having to relocate
- An awesome place to work!

Learning and Development

At Summerland, you will not just be doing a job, you can also build a career.

We are committed to providing learning and development opportunities for you to thrive:

- Induction and orientation (comprehensive 6 month program)
- Traineeships in various certificates eg: Financial Services, Business, Accounting
- On-going products and systems training
- Easy to understand compliance requirements via our online learning platform
- Leadership, management, mentoring and coaching skills
- People and Culture portal to manage all your career needs



Local branches across the beautiful Northern Rivers

Employing over 100 staff with branches stretching from Grafton to The Pines at Elanora and Head Office in Lismore, Summerland is one of the largest locally owned and operated businesses in the region offering a wide variety of careers across customer services and business support, including:

- Contact Centre Services
- Banking Advisors
- Banking Specialists
- Lending Specialists
- Loans Support
- Credit
- Payments Processing
- Systems Analysts
- Business Analysts
- Finance
- Information Technology
- Legal/Compliance
- Marketing
- Executive Assistants



Lending Specialist (Contact Centre)

Purpose

Welcome to Summerland Bank, where banking meets community values.

We are a customer-owned bank and a certified B Corporation, dedicated to serving the residents of a vibrant regional area in Australia. At Summerland Bank, we prioritise the well-being of our customers and our environment, ensuring that every financial decision we make aligns with our commitment to social and environmental responsibility. As we continue to grow, we are seeking passionate individuals who share our vision and want to contribute to the positive impact we make in our community. Our multi-award-winning transformational culture is how we sustainably succeed in serving regional communities for over 60 years.

Join us and become part of a team that values integrity, sustainability, and the power of banking for good to deliver on our purpose: Better Banking, Stronger Communities.

Overview

The Lending Specialist is an integral part of the frontline growth and customer experience team who maximises relationships through providing banking solutions that meet customer needs with exceptional customer experience. You generate a lasting brand impression positioning Summerland as the preferred principal financial services provider. Your role of Lending Specialist adds value through loans and customers growth via a range of face-to-face and digital channels, including third-party relationships. You additionally manage and obtain customers and lending enquiries from the Contact Centre within and outside Summerland's footprint via phone and digital channels.

You bring an engaging, innovative style to proactively identify and develop authentic relationships with the purpose of generating lending pipelines. You facilitate seamless applications with an impactful customer experience that leads to enduring relationships. Your product knowledge, lending experience and responsivity to customer needs grows the loan-book, deposits, and customer base by expanding awareness of the Summerland brand and banking solutions across our communities. As an ambassador of the Summerland brand, you bring new customers and enrich existing relationships, through your active marketing to your existing customer base. You understand how your role delivers the Summerland vision and mission and can articulate the value you add with relevance to customers.

You are committed to personal growth, act with integrity and accountability, have fun along the way, and celebrate success as one team. You thrive in a performance culture, do not shy away from challenges, act with agility, adaptability and have the will to succeed. You ooze passion and confidence to demonstrate ease in developing relationships with customers, colleagues, and partners. You are open to new ideas, seize opportunity, and deliver simple, sustainable solutions.

Our Ideal Match

- Conduct that aligns with our purpose, vision and values
- Strong sales and lending experience (desirably in a financial services environment)
- Understanding of financial services regulations, guidelines, products (CIV in FS desirable)
- Excellent communication and interpersonal skill with the ability to develop rapport with diverse customers.
- Strong relationship building skills including developing these relationships to Summerland promoters.
- Ability to self-regulate for consistent quality interactions and positive outcomes.
- Ability to self-manage to meet expectations and deadlines.
- Professional personal presentation, negotiation, and decision-making agility.
- Understanding of the key responsibilities of the role with the ability to make a difference to our customers.
- Critical thinking ability to respond quickly to customer needs with meaning and purpose.
- An aptitude for technology and learning new programs, systems, and processes.
- A demonstrated passion for self-development and a 'can do' attitude.
- A current motor vehicle licence and the ability to travel to a variety of locations

Key Responsibilities

Responsibility	How you make a difference
Personal and Stakeholder Management	<ul style="list-style-type: none"> • Self-regulate to operate confidently and calmly when under pressure. • Be highly pro-active and exercise agility and conviction in decision making with sound judgement and initiative. • Ensure that Summerland staff and assets are protected and that risks are managed through application of your knowledge, skill, and experience. • Maintain personal and workstation presentation to ensure that the customer environment is a positive and professional space.
Meet Customer Needs	<ul style="list-style-type: none"> • Identify customer motivation and needs and respond with agility utilising your knowledge, skill and experience to fulfil customer desires and create an enduring positive impression. • Display and develop sales and service skills, ensuring quality relationships with customers with the intention to achieve the best outcome for the customers and Summerland. • Consistently create exceptional customer experience, acquisition, retention, and advocacy. • Provide lending advice and support via phone, email and digital platforms
Compliance and Accuracy	<ul style="list-style-type: none"> • Deliver all aspects of the lending process including actively generating lending pipelines through business development within your customer base. • Develop a consistent operating rhythm with proactive planning and reporting of completion of priorities and role expectations. • Support customers applying for lending facilities ensuring a seamless customer experience no matter what the channel.

	<ul style="list-style-type: none"> • Grow the loan-book, deposits and customer base by expanding awareness of the Summerland brand and banking solutions across our communities. • Deliver simplicity by ensuring the complexity of process and compliance rests with us and not the customer. • Apply creativity and experience to provide innovative ideas for sustainable business growth and continual product and process improvements. • Embrace change and maintain currency of systems, processes, compliance, and risk.
Communication	<ul style="list-style-type: none"> • Establish and maintain professional and productive working relationships within your customer base with simple, open, and engaging communication. • Engage effectively with diverse stakeholders with the ability to facilitate challenging interactions to a positive outcome. • Consistently display a proactive, engaging, and innovative style to deliver a positive customer experience that enriches existing relationships and attracts new customers. • Actively network and build relationships within the community to grow business opportunities. • Conduct quality customer conversations and interactions at all times, empowering people to make effective decisions to fulfil their needs, evidenced by customers feedback and sales. • Attend community events and actively promote the Summerland brand. • Participate in Summerland volunteer days within the community.
Performance	<ul style="list-style-type: none"> • Deliver on expectations regarding performance and behaviours. • Track performance against agreed priorities, report on progress and seek regular feedback for development. • Actively participate in training, coaching, mentoring, and performance reviews with a strong focus on self-development and team results. • Empower self and others with continual learning, coaching, and mentoring to build capability for competitive advantage. • Perform all activities in accordance with Summerland policy, procedure, and process and align with our corporate values at all times as a Summerland ambassador. • Perform other duties as assigned, including but not limited to key responsibilities outlined in the position description.



Lending Specialist

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- An aptitude for technology and learning new programs, systems, and processes.
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- A current motor vehicle licence and the ability to travel to a variety of locations

Whilst preferred, it is not essential for you to have a background in banking as we can teach the successful candidate all they need to know. What is most important is your commitment to genuine and meaningful conversations and the ability to link customer needs to the features and benefits of the most appropriate solutions.

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Compliance and Accuracy	<ul style="list-style-type: none"> • Deliver all aspects of the lending process including actively generating lending pipelines through business development within your customer base.

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